



Order Filed on March 28, 2017  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

HERBERT B. RAYMOND, ESQ.  
ATTORNEYS AT LAW  
7 GLENWOOD AVENUE, 4<sup>TH</sup> FLOOR  
EAST ORANGE, NEW JERSEY 07017  
TELEPHONE (973) 675-5622  
TELEFAX (408) 519-6711  
VOICEMAIL (815) 642-4613  
Email: [bankruptcy123@comcast.net](mailto:bankruptcy123@comcast.net)  
HERBERT B. RAYMOND, ESQ.  
JEFFREY M. RAYMOND, ESQ.  
KEVIN DELYON, ESQ.  
ATTORNEYS FOR THE DEBTOR(S)

In Re:

NATALIE Z. TAYLOR, DEBTOR(S)

Case No.: 16-16518 VFP

Adv. No.:

Hearing Date: N/A

Judge: VINCENT F. PAPALIA

ORDER AUTHORIZING LOAN  
MODIFICATION AND FOR OTHER RELIEF

The relief set forth on the following pages, two (2) through four (4) is  
hereby ORDERED:

**DATED: March 28, 2017**

  
\_\_\_\_\_  
Honorable Vincent F. Papalia  
United States Bankruptcy Judge

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Debtor: Natalie Z. Taylor, Debtor(s)

Case no.: 16-16518 VFP

Caption of order: Order Authorizing Loan Modification and for  
Other Relief

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1. That the Debtor be and is hereby authorized to enter into and consummate a loan modification with Wells Fargo Home Mortgage, pursuant to the terms and conditions of the proposed loan modification agreement, entitled Home Affordable Modification Agreement, filed as an Exhibit in support of this motion, relating to real property located at 108 Hollywood Avenue, East Orange, New Jersey and the loan modification be and is hereby approved.

2. That the Debtor and/or Wells Fargo Home Mortgage, be and are authorized to enter and consummate any transaction necessary and incident to the loan modification relating to this property, the sole exception being the transfer of the property or an interest in the property by the Debtor(s) to someone else.

a. Limited automatic stay relief is granted, to allow Wells Fargo Home Mortgage, to negotiate any such agreement with the Debtor or counsel, enter into and sign a loan modification agreement, and record any documents with the appropriate county recorders office without such action being considered a violation of the automatic stay.

3. That the Debtor and/or Wells Fargo Home Mortgage, are authorized to negotiate and prepare the terms or documents relating to a loan modification, or any necessary transaction

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Debtor: Natalie Z. Taylor, Debtor(s)

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incident to a loan modification agreement, such as, but not limited to the circumstances described above, with respect to this property and any such negotiation and/or preparation of documents and/or recording of documents, by the parties shall not considered to be a violation of the automatic stay and are specifically authorized by the Court.

4. That any communication by the parties relating to the loan modification shall be considered to be negotiations, pursuant to the Rules of Evidence, and shall not be used by either party against the other in the context of any subsequent litigation in this Court or any state court, federal court or non-judicial forum.

5. That nothing in this order shall be construed as a modification of the plan.

6. That the mortgage company and/or mortgage servicer may not persuade the Debtor(s) to dismiss this case in order to consummate a loan modification.

7. That because the mortgage is being modified and the pre-petition arrears are being addressed in the new mortgage, the pre-petition arrearage claim, which is claim number nine (9) on the claims register, filed by Wells Fargo Home Mortgage, or its predecessors, assignees or successor in interest, shall not

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be paid and the Trustee shall not make any  
payments/disbursements on any pre-petition arrearage claim. If  
the modification is not consummated for any reason, Wells Fargo  
Home Mortgage, may, at any time during the pendency of this  
case, re-list the matter for further hearing, otherwise, this  
order shall be deemed final.

**Certificate of Notice Page 5 of 5**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Natalie Z. Taylor  
Debtor

Case No. 16-16518-VFP  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Mar 28, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 30, 2017.

db +Natalie Z. Taylor, 108 Hollywood Avenue, East Orange, NJ 07018-4104

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 30, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 28, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Herbert B. Raymond on behalf of Debtor Natalie Z. Taylor bankruptcy123@comcast.net,  
jeff.raymond@comcast.net; raymondmail@comcast.net; carol-raymond@comcast.net; bankruptcyattorneys@comcast.net; herbertraymond@gmail.com; carbonell\_c@hotmail.com; kdelyon.raymond@gmail.com  
John Philip Schneider on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR  
GSMPS MORTGAGE LOAN TRUST 2006-RP2 nj.bkecf@fedphe.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Michael Frederick Dingerdisen on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS  
TRUSTEE FOR GSMPS MORTGAGE LOAN TRUST 2006-RP2 nj.bkecf@fedphe.com

TOTAL: 5